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MEMORANDUM FOR: Executive Officer, Office of Personnel

SUBJECT:

Annual Report - Fiscal Year 1956 **BENEFITS**
AND CASUALTY DIVISION

1. Transmitted herewith are annual reports prepared by the Insurance Branch and the Casualty Affairs Branch of this Division pursuant to the Director of Personnel's directive of 11 July 1955.
2. In addition to the attached reports, it is significant to note only that in addition to performing their functions as Chief and Deputy Chief of this Division, these individuals and other members of our staff have also served as officers of the Government Employees Health Association, Inc. and the Northwest Federal Credit Union. A substantial number of work hours have been devoted in carrying out these responsibilities in addition to those officially assigned as officers and members of this Division.


Acting Chief, Benefits and Casualty Division

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Annual Report

Casualty Affairs Branch

Benefits and Casualty Division

Office of Personnel

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Section I

Major Accomplishments and Significant Developments

1 July 1955 - 30 June 1956

Casualty Program

1. The Casualty Affairs Branch completed during fiscal year 56 its first full year as the responsible unit within the Office of Personnel and CIA for the Agency's casualty program.

2. A refinement of previously accomplished procedures was effected during this reporting period. In addition, many new procedures and devices were initiated by which casualty cases might be expeditiously handled and appropriate action immediately taken. For example, the Emergency Report used to notify the Director of Personnel of a crash incident was formalized and made an Agency form; also the Death Check List was devised as a means of insuring that the status of the case is constantly reviewed and all items of concern are being resolved. A questionnaire was devised by which CAB is notified by Agency components concerned of the financial status of the deceased employee.

3. The publication of R [REDACTED] Employee Emergencies, during the reporting period resulted in an improvement of the relationship between CAB and operating offices and in a more wide-spread knowledge of the service rendered by CAB.

4. During this period, thirty-five cases of serious injuries or illnesses and twenty-two death cases were handled. Many of these cases required personal visits to the employees or their next-of-kin. For a proper understanding of the statistics reported in the various categories below, it is noted that while a death may occur in one reporting period, final settlement of the deceased's financial affairs may not be accomplished within the same period.

Compensation and Medical Claims

1. Attached is a statistical summary of compensation and medical claims processed by the CAB during the period 1 July 1955 to 30 June 1956. This report is similar to that prepared for previous progress reports and is designed to reveal the extent of this claims activity, the nature of claims processed, the ultimate method by which these claims were processed and the final determination made.

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2. As shown in the attached summary, four hundred seventy-eight claims were handled by the Branch during this reporting period. For the purpose of this summary, the filing of Form CA-1, Employees Notice of Injury or Occupational Disease, or an appropriate memorandum constitutes a claim.

3. Two hundred nine of the total claims received were pressed by the claimants for the reimbursement of medical expenses or payment of compensation for time lost from work or both. Of those, one hundred fifty cases were processed with the BEC on a classified or unclassified basis as the situation warranted, and fifty-nine were processed internally under the provisions of Section 5(a)(5)(C) of Public Law 110. Excluding the eighty pending cases which were carried from the previous annual report, the following comparison may be made between the present report and previous fiscal year reports.

	FY-1956 (Excluding prior pending cases)	FY-1955	FY-1954	FY-1953
BEC	87	75	51	40
Internal 5(a)(5)(C)	42	27	50	34
BEC Type	0	5	4	3

4. As can be noted above, the number of BEC cases processed has constantly increased since FY 1953. This is attributed to the continued efforts by the Branch to advise administrative officers and employees of the significant benefits afforded by the Federal Employees' Compensation Act (FECA). Also indicated above is a marked increase in the number of 5(a)(5)(C) cases processed during FY 56. This again is the result of constant efforts by the Branch to advise employees of the 5(a)(5)(C) medical reimbursement program. In our previous progress reports, a forecast was made that the number of cases processed under Section 5(a)(5)(C) would probably double and possibly triple with the publication of Agency Regulation [REDACTED]. This regulation has not as yet been published, yet there has been a significant increase in the 5(a)(5)(C) activity. The Branch is still of the opinion that the publication of [REDACTED] will result in a spectacular increase in the 5(a)(5)(C) activity.

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5. Of the eighty cases which were categorized as pending on the previous fiscal report, thirty-two have been approved, twelve have been rejected, eighteen have been withdrawn or are inactive and eighteen are still pending.

6. During the previous reporting period, the Branch was successful in its efforts to secure copies of all cable traffic involving the injury, illness or death of Agency employees. The Branch has continued to receive and review these cables for the purpose of notifying the division concerned to inform the employee of his statutory benefits. As in earlier reporting periods, many BEC cases which would not otherwise have come to the Branch's attention, despite efforts to advise the divisions of this requirement, were thus picked up and developed. The Branch feels that the time spent on this activity has protected the rights of our overseas employees who might not have become acquainted with their statutory benefits.

7. The Claims Group, which was established during the previous reporting period, continued to operate during the present period. The Group meetings were used to discuss various problems arising from peculiar claims received and also to make appropriate recommendations to the Director of Personnel on the disposition of claims. At the last Claims Group meeting of June 27, the Chairman (Chief, CAB) discussed with the group representatives the future utilization of the Claims Group. At the recommendation of the various representatives, it was agreed that future Claims Group meetings would be held only to discuss unique and controversial 5(a)(5)(C) claims. BEC cases and 5(a)(5)(C) claims will be independently processed by CAB with the Office of Security, Medical Staff and Office of General Counsel as is indicated by the particular claim.

8. The Branch was able to acquire an additional technician during the reporting period, the result of which has been significantly felt throughout all of the Branch operations. A further discussion of this point will be found below.

Retirement

1. During the reporting period, the Branch conducted one hundred sixty-seven interviews with employees for the purpose of discussing the employees' retirement situation. Ultimately,

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seventeen Applications for Retirement, eighty-three Applications for Service Credit, fifty-six Applications for Refund of Retirement Deductions and twenty-two Applications for Death Benefits were processed. The increase of forty-four retirement interviews indicates that more employees are becoming interested in the various features of the retirement system.

2. During the reporting period, the Branch assumed the function of securely processing Applications for Service Credit with the cleared representatives of the Retirement Division, Civil Service Commission. This function had previously been performed in the Office of the Director of Personnel.

3. The Branch was also assigned the additional responsibility of monitoring retirement programs initiated for Project personnel. No actual work has as yet been performed in the Branch on this activity.

Federal Employees' Group Life Insurance

1. During the reporting period the Branch prepared two hundred fifty-seven Standard Forms 56, Agency Certification of Insurance Status. In addition, twenty-two death claims were submitted to the Office of Federal Employees' Group Life Insurance in New York. The Branch also processed twenty-three Requests for Insurance for employees who had previously waived their FEGLI.

2. The number of S. F. 56 forms that were processed this reporting period is less than that reported in the previous reporting period. This is explained primarily because the FEGLI program had been initiated during the previous reporting period. Because of peculiar security problems at the time, the Notification of Conversion Privilege, S. F. 55, normally given to an employee on the date of his separation was delayed until such time as appropriate procedures were developed. When these procedures were developed the Agency retroactively then issued S. F. 56 in lieu of S. F. 55 which was responsible for an abnormally large number of these forms being issued. The number processed during the present period is considered a more realistic figure.

Unpaid Compensation

During the reporting period, the Branch processed twenty-two claims for unpaid compensation.

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Missing in Action Cases

The Branch has continued its administration of the three MIA cases brought into this reporting period. Included in this activity has been continuing contact with next of kin, with Congressmen, and with outside Agencies and organizations, as appropriate. Early in this reporting period the Chief, Casualty Affairs Branch was appointed a member of a working committee to assist a senior committee in preparing recommended policy statements for Principles of Conduct for Captured Agency Personnel. The recommendations made by this working committee were accepted by the senior committee, concurred in by senior Agency officials and were approved as Agency policy by the DDCL. A proposed Agency regulation on this subject was also prepared during this period.

Social Security

During the reporting period, the Branch Chief has been a member of a working committee which has as its purpose the establishment of a secure system for reporting to the Bureau of Old Age and Survivor's Insurance records of withholdings and contributions in connection with Social Security accounts. Although the problems involved have appeared insurmountable at times, definite progress has been made in the completion of this task. Further discussions and procedural arrangements will be required, however, both internally and with the BOASI.

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STATISTICAL DATA

1 July 1955 - 30 June 1956

Casualties Reported

1. Serious injuries or illnesses-----	35
2. Deaths-----	22

Compensation and Medical Claims

1. Compensation Activity

Total Cases-----	478
New Claims Pressed-----	129
New Claims Referred to State Department----	5
New Cases Not Pressed-----	264
Pending Cases From Previous Summary-----	80

2. Nature of Claims Processed

Total Claims Processed-----	209
Medical Expenses-----	137
Compensation-----	19
Both-----	53

3. Ultimate Method of Processing

Total Claims Processed-----	209
BEC Cases-----	150
BEC Type-----	0
5(a)(5)(C)-----	59

4. Action Taken on Claims

Total BEC Cases-----	150
Approved-----	38
Rejected-----	14
Pending-----	84
Inactive-----	14

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Total Internal Cases-----	59
5(a)(5)(C) -----	59
Approved-----	33
Rejected-----	9
Pending-----	9
Inactive-----	8
BEC Type-----	0

Retirement

1. Interviews-----	167
2. Applications for Service Credit-----	83
3. Applications for Retirement-----	17
4. Applications for Refund-----	56
5. Applications for Death Benefits-----	22

Federal Employees' Group Life Insurance

1. Agency Certifications of Insurance Status Issued---	257
a. Conversions-----	176
b. Retirement-----	9
c. Dismemberment-----	0
d. Deaths-----	22
2. Requests for Insurance-----	23

Unpaid Compensation

1. Claims Processed-----	22
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Section II

Objectives for Current Year and Status of Current Programs 1 July 1955 - 30 June 1956

Casualty Program

1. In the previous report, it was noted that the Branch planned to attain the fluidity and efficiency of a military casualty Branch so that in cases involving injury, illness or death of Agency employees, and in certain cases their dependents, immediate and proper action could be taken to protect both the interest of the Agency and the employee. It is felt that having operated an entire year, the Branch has attained this position. The Branch plans, therefore, to continue to strive for more expeditious treatment of such cases to maximize the protection to employees and the Agency and the degree of assistance that can be rendered. While the present period saw the publication of one of the fundamental regulations governing the activities of the Branch, two of the essential regulations have yet to be published, i. e., that on compensation and medical claims and missing persons. Efforts will be made to obtain the final coordination and publication of these regulations. Once all regulatory issuances have been published, the Branch plans to continue efforts to improve relationships with the operating offices so that these offices would have a complete and clear understanding of the various procedural and reporting requirements contained in these regulations.

2. In addition, the Branch will continue to review and devise internal procedures for the purpose of eliminating possible sources of weakness.

Compensation and Medical Claims

1. With the acquisition of additional Branch personnel, the Branch started a complete review of present procedures for the purpose of discovering areas of weakness and sources of improvement. Particular emphasis was placed, and will continue to be placed, on processing claims as expeditiously as possible. Marked improvement in eliminating processing delays has been seen during the past six months, and the Branch hopes to accomplish further improvement.

2. Some of the difficulty experienced in the Branch's claims activity rests on the absence of a regulatory issuance on the subject. To offset this disadvantage, the Branch has been able to

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advise the operating offices of the particular statutory benefits by memorandum, dispatch, lecture, and phone communications. While these efforts have resulted in a much better understanding of the program benefits in the operating offices, the Branch plans to continue to engage in this educational effort until such time as [REDACTED] are published. The increase in the number of claims received and processed are witness to the fact that our efforts were worthwhile.

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3. In the previous report, mention was made of the decentralization of the 5(a)(5)(C) program, incorporated in proposed [REDACTED] and the impact of this change on the Branch. Since the proposed regulation has not yet been issued, these claims are still being controlled on a centralized basis. The Branch is still of the opinion that decentralization of this program could well result in a greater increase of activity since the decision of overseas administrative officer in the Field will require extensive review.

4. In the previous report, the Branch commented on the wisdom of a Division representative traveling overseas to the various field installations and explaining the various statutory benefits to responsible field officials. The Division Chief made such a trip to FE installations and on his return, was able to confirm the value of a personal explanation of the Division's program. A trip to other geographic areas by a Division representative would be equally as profitable.

Retirement

1. The Branch expects a continuation of the increasing interest shown by employees in their retirement situation. Branch activity is expected to increase also as a result of the new legislation which is expected to be enacted.

2. The Branch will continue its review of OSS records on current employees for the purpose of preparing a service record in advance of these employees' retirement. In the past, Branch processing of applications received from these employees has been considerably delayed since it is often difficult to obtain appropriate records.

3. Procedures will be devised during the current year for the recently assigned responsibility of monitoring Project retirement programs.

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Federal Employees' Group Life Insurance

1. The Branch has successfully perfected most of the procedures initiated for FEGLI matters. Suitable secure channels were established and utilized with satisfaction throughout the reporting period.

2. At the request of the Plans Staff, a draft of a regulation on FEGLI was prepared. Further work in this direction is required, and the Branch will assist as much as possible in obtaining the publication of the regulation.

Unpaid Compensation

No material change in the present program for the balance of this reporting period is contemplated.

Missing in Action Cases

Barring unforeseen developments, the Branch expects to continue its administration of the three current MIA cases until the status of these individuals terminates.

Social Security

It is anticipated that final arrangements for the maintenance and transmittal to BOASI of appropriate Social Security records will be completed during the current period. Inasmuch as these arrangements are still in process, the actual work-load effect of the Branch's responsibilities in connection with this program has not been felt. The impact of the full establishment of this program will naturally be dependent upon the type of system finally established and the manner in which Social Security records will be transmitted to BOASI. As current proposals are established, it is anticipated that the bulk of Social Security records will be transmitted to BOASI by an appropriate unit in the Office of the Comptroller. However, certain cases involving special handling because of their sensitive nature will probably be transmitted to BOASI by the Casualty Affairs Branch. In addition, this Branch will maintain liaison with BOASI on all cases involving claims for Social Security benefits arising out of Agency employment.

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Section III

Program Outlook for Budget Year 1958 1 July 1957 - 30 June 1958

Casualty Program

1. It is believed that the Branch will have fully developed its internal procedures for handling casualties by the end of FY 1957. Budget year 1958 will be devoted to the handling of the programs as is now known, with a continuing review conducted of procedures being utilized.

2. Barring unforeseen disaster, no substantial change in Branch activity appears indicated.

Compensation and Medical Claims

1. No major change in the Branch's compensation and medical claims program is planned.

2. The Branch will continue its emphasis on the benefits of the FECA and by FY 1958 anticipates that all employees and supervisors will be fully impressed with the reporting requirements and benefits of the Act. BEC cases should continue to increase from year to year as more employees learn of the FECA.

3. FY 1958 should see the maturity of the Agency's 5(a)(5)(C) program since by then, a regulation will be in force. From FY 1958 to subsequent periods, this 5(a)(5)(C) activity should stabilize. Also, the decentralization of this program should have been fully developed by FY 1958 and its impact on Branch activity determined and analyzed.

Retirement

1. The Branch foresees no major change of scope or emphasis during Budget Year 1958.

2. Retirement activity should gradually increase from year to year as more employees seek to review their retirement situation.

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Unpaid Compensation

The Branch foresees no major change of scope or emphasis during Budget Year 1958.

Federal Employees' Group Life Insurance

1. The Branch foresees no major change of scope or emphasis during Budget Year 1958.

2. By that time, the Agency's FEGLI program should be stabilized and operated on a regular basis.

Missing in Action Cases

As noted in Section II, no significant change is expected in connection with Missing Persons cases in the foreseeable future. However, the magnitude of this activity will depend largely upon the status of international relations and the extent of the Agency's clandestine operations.

Social Security

It is anticipated that during Budget Year 1958, Social Security activities of this Branch will have stabilized to the point where normal work load can be anticipated for future reports.

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Annual Report
Insurance Branch
Benefits and Casualty Division
Office of Personnel

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Section 1

Major Accomplishments and Significant Developments
During the Fiscal Year 1 July 1955 - 30 June 1956

1. A representative of the Comptroller's Office, in accordance with a request from the Deputy Director (Support), made a study of accounting procedures in the Insurance Branch with a view to assisting in further streamlining and improving its accounting functions. This review was completed during the period 22 July 1955 - 31 December 1955 with a report containing recommendations being submitted for consideration on 18 January 1956. Most of the recommendations contained in the report have either been adopted or will be adopted during the ensuing fiscal year.

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3. The National Cash Register machine operations were commenced on 19 March 1956 at which time the old posting cards, receipt books, temporary receipts and so forth were disposed of and the new Shaw-Walker account cards together with the receipt books for the individual employee were placed into operation. Records of all contracts administered by GEHA have been converted to the new National Cash Register machine operations with the exception of WAEPA. The conversion of this plan is now being accomplished.

4. Arrangements were made with Mutual of Omaha, one of the Underwriters for our hospitalization insurance, whereby policyholders resigning from the Agency are now permitted to convert their group contract to an individual one providing approximately the same coverage as their present contract such new policy to be available at an increase of approximately 25% in premium.

5. A change-over was made effective 31 December 1954 from the Old Mutual of Omaha contract, with limited coverage, to the new Mutual of Omaha contract, with greatly increased coverage. Employees were given the opportunity of converting as of 31

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December 1955 or of losing their coverage. Due to the fact that a number of employees were overseas, time extensions were granted so that all personnel were afforded the opportunity of making this change.

6. During the fiscal year, the vital documents photographs of all records in this Branch were accomplished twice.

7. The hours in the Cashiers' Office, for making application for insurance as well as for paying insurance premiums were changed from the previous times of 10:00 a.m. to 1:00 p.m. to the new hours of 10:00 a.m. to 3:00 p.m., this being permitted each working day, rather than specific ones. This arrangement has proven satisfactory and, in the opinion of the Branch, it has resulted in a much more efficient means of accomplishing cashiers' operations.

8. The backlog of old refunds on Mutual hospitalization, which resulted from personnel transferring from the old Mutual to Group Hospitalization, Inc. in February 1953 as well as from persons dropping their Mutual hospitalization for other personal reasons, was liquidated. This function involved approximately 250 checks.

9. A "Travel-Matic" insurance policy has been added to the list of contracts available to our employees under GEHA. This broad coverage is primarily for accidental deaths resulting from travel on any common carrier of passengers plus certain medical benefits as specified in the contract. This coverage is world-wide in its scope and includes travel while passengers on planes operated for or by the Military Air Transport service. Suicide or loss of life caused by war are not covered.

10. A complete audit of every WAEPA account is in progress and is practically completed. This audit has been necessary to provide for payment of refunds as well as for the purpose of permitting transfer of records to the National Cash Register cards.

11. A seminar for the Administrative Officers and their representatives was held on February 1 and 2, 1956. At that time discussions were held on the various plans of insurance together with the administrative functions connected therewith. Specific attention and point was made of coordinating problems, especially in connection with the routing of claims for reimbursements and applications for new coverage. Approximately 50 persons attended and the discussions were well received. The Branch plans to hold another one in the near future.

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12. Arrangements were made through discussions between representatives of the Branch and our WAEPA underwriters, so that personnel now applying for WAEPA life insurance coverage are required to pay only two premiums instead of the previously required three. Arrangements have further been worked out so that the more simplified method of remitting payments as practiced in the case of Mutual of Omaha on their hospitalization and United Life insurance plans may also be followed with WAEPA.

13. Comparative statistics for this reporting period and the previous period are contained in the attached statistical data sheet.

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Section 2

Objectives for Current Year and Status of Current Program
for the Period 1 July 1956 - 30 June 1957

1. The completion of the project involving the payment of approximately 350 WAEPA REFUNDS together with the necessary accompanying conversion of WAEPA records from the old system to the new National Cash Register method of operating will be accomplished.
2. Exhibits are now being prepared outlining the activities and the services offered to employees of the Agency by the Insurance Branch. It is planned to establish an exhibit representing these functions at the next and all other future Intelligence exhibits held monthly in connection with BOC. Representatives of this Branch will be in attendance at these sessions for the purpose of answering questions as well as offering any advice desired.
3. Effective September 1, 1956, arrangements have been made with the Mutual of Omaha underwriters to reduce the premium rate, on a monthly basis, on the Family plan, from \$7.98 to \$7.40. Necessary steps to advise all components and personnel of this change will be accomplished.
4. Arrangements are being completed with Mutual of Omaha to provide certain increased benefits to policyholders. Such benefits include the raising of overseas allowances for hospitalization (room and board) from \$9.00 per day to \$13.50. In addition, the allowance for maternity will be increased from \$9.00 per day to \$10.00 per day.
5. The annual application drive is planned for the period of 1 October 1956 to 31 October 1956 inclusive, for Headquarters employees, and the period 1 October 1956 to 30 November 1956 inclusive, for overseas employees. During this drive, personnel wishing to do so may obtain hospitalization coverage either under the Group Hospitalization plan or under the Mutual Hospitalization plan, as well as obtain life insurance under UBLIC without signing a health statement or submitting a report of physical examination. In other words, during this period physical requirements will be waived.
6. A pamphlet containing information on all of the eight plans of coverage sponsored by GEHA will be prepared, printed

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and distributed to the field prior to the annual application drive. In addition to this information, the pamphlet will contain information as to filing applications for reimbursement of claims as well as information as to the correct procedure for submitting applications for insurance coverage. Instructions will serve as a guide for Headquarters as well as for field stations.

7. Arrangements will be made for representatives of the Insurance Branch to deliver talks in connection with lectures to new employees coming with the Agency for the first time, so that at that time they may be completely advised of their rights insofar as insurance coverage is concerned.

8. Efforts will be made to further publicize our plans by means of such media as "stuffers" to be used with pay checks such as was done with the first pay checks received in fiscal 1957. It is hoped by this means to make certain that all employees of the Agency get complete information regarding our insurance program.

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Section 3

Program Outlook for Budget Year
1 July 1957 - 30 June 1958

1. This Branch plans to take every step possible to provide for as much of our manual work being done on an IBM basis as possible. Such things as statistical reports, reports of backlog and current amounts in force may be much easier arrived at if we were on an IBM system of punch cards.
2. If possible, it is planned to ascertain whether or not arrangements can be made so that not only those people on unvouchered funds may have premiums deducted from their pay but also those on a vouchered basis.
3. This Branch plans to continue its efforts to obtain even greater coverage for our individual employees not only from the standpoint of those contracts already administered by GEHA but also insofar as obtaining any other new coverages which might find suitable places in our employees' financial desires.

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